

REMARKS/ARGUMENTS

The Applicants originally submitted Claims 1-50 in the application. In previous responses, the Applicants amended Claims 1-4, 8-10, 21-22, 28, 30, 39, 41, 43, 45 and 49-50 and added Claims 51-52. In the present response, the Applicants have not amended, canceled or added any claims. Accordingly, Claims 1-52 are currently pending in the application.

I. Rejection of Claims 1-52 under 35 U.S.C. §103

The Examiner has rejected Claims 1-52 under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 6,112,183 to Swanson, *et al.*, in view of U.S. Patent No. 6,571,294 to Simmon, *et al.* The Applicants respectfully disagree.

The Examiner asserts Swanson discloses data for a value is stored in an ancillary system by noting the benefit subsystem 30 of Swanson asks for information from the enrollment subsystem 26 to handle a request. (*See Examiner's Final Rejection*, page 3, citing column 6, lines 20-25, of Swanson.) The Applicants do not find, however, nor does the Examiner assert that Swanson teaches or suggests the information for the request is stored in the enrollment subsystem 26 **and** the benefit subsystem 30. (*See Examiner's Final Rejection*, page 3.) Instead of the benefit subsystem 30 storing the information, Swanson teaches that a program 54 of the benefit subsystem 30 requests the information from the enrollment subsystem 26 in order to process the request. (*See column 6, lines 21-31.*) Thus, even assuming the information, the enrollment subsystem 26 and the benefit subsystem 30 of Swanson equate to value, the ancillary system and the data processing system, respectively, of independent Claims 1 and 21, Swanson does not teach or suggest each element for

which it has been cited. More specifically, Swanson does not teach or suggest identifying an ancillary system of a plurality of ancillary systems associated with a requested data item, **wherein data for the value is stored in the ancillary system and the data processing system** as recited in independent Claims 1 and 21.

Additionally, Swanson does not teach or suggest other elements of independent Claims 1 and 21 including: (1) determining whether accessing multiple entries of the data stored in the ancillary system is required before processing the data into the value or (2) retrieving the data from one of the ancillary system and the data processing system based on the determining. On the contrary, Swanson merely discloses locating a server to handle a request. (See column 7, lines 3-4.) Even if multiple servers are needed to handle a request, this simply means locating the servers and getting the needed information from the located servers to process the request. No determination of whether accessing multiple information locations is required **before** processing the information into the request is made. Thus, while Swanson may suggest obtaining information from multiple servers to process a request, Swanson provides no teaching or suggestion of determining whether accessing multiple entries of data stored in the ancillary system **is required before processing** the data into a value as recited in independent Claims 1 and 21.

Since Swanson provides no teaching or suggestion of data for the value stored in the ancillary system **and the data processing system** and of determining whether accessing multiple entries of data stored in the ancillary system **is required before processing** the data into the value, then Swanson also provides no teaching or suggestion of retrieving the data from one of the ancillary system and the data processing system **based** on the determining as recited in Claims 1 and 21. On the contrary, Swanson provides no teaching or suggestion of retrieving information

for processing requests wherein the retrieving is based on a determination of accessing multiple information locations. Swanson simply locates the server to handle requests and processes the requests. (See column 6, line 32 to column 7, line 14 and Figure 4.) Swanson, therefore, does not teach or suggest each element of independent Claims 1 and 21.

The Examiner cites Simmon to cure some of the deficiencies of Swanson. Simmon, however, also does not teach or suggest determining whether accessing multiple entries of data stored in the ancillary system is required before processing the data into a value as recited in Claims 1 and 21. On the contrary, Simmon discloses determining if desired information is stored within a remote database and if so, requests such information. (See column 4, lines 45-53.) Thus, Simmon provides no teaching or suggestion of determining if accessing multiple information locations is needed before processing but simply discloses accessing the information when it is determined the information is stored at a remote location. As such, Simmon also provides no teaching or suggestion of retrieving the data **based** on the determining as recited in Claims 1 and 21.

Thus, Simmon does not cure the noted deficiencies of Swanson. Accordingly, the cited combination of Swanson and Simmon does not teach or suggest each element of independent Claims 1 and 21. Since the cited combination does not teach or suggest determining whether accessing multiple entries of data stored in the ancillary system is required before processing the data into the value, then the cited combination also does not teach or suggest transferring data from a plurality of ancillary systems to the enterprise database based on whether accessing multiple entries of data stored in an ancillary system is required before processing the data into a value for a data item as recited in independent Claim 41.

In summary, for at least the reasons stated above, the cited combination of Swanson and Simmon fails to teach or suggest each element of the invention recited in independent Claims 1, 21 and 41 and Claims dependent thereon. The cited combination, therefore, does not provide a *prima facie* case of obviousness of Claims 1-52. Thus, Claims 1-52 are not unpatentable in view of the cited combination. Accordingly, the Applicants respectfully request the Examiner to withdraw the 35 U.S.C. §103(a) rejection of Claims 1-52 and allow issuance thereof.

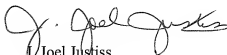
II. Conclusion

In view of the foregoing remarks, the Applicants now see all of the Claims currently pending in this application to be in condition for allowance and therefore earnestly solicit a Notice of Allowance for Claims 1-52.

The Applicants request the Examiner to telephone the undersigned attorney of record at (972) 480-8800 if such would further or expedite the prosecution of the present application. The Commissioner is hereby authorized to charge any fees, credits or overpayments to Deposit Account 08-2395.

Respectfully submitted,

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